B1 (Official Form 1)(04/13)								
	States Bankr rn District of V						Voluntary	Petition
Name of Debtor (if individual, enter Last, First, I Masterton, Dennis L	Middle):			of Joint De sterton, l	btor (Spouse Laurie E) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all) xxx-xx-2663	yer I.D. (ITIN)/Comp	plete EIN	(if more	our digits of than one, state	all)	Individual-7	Γaxpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, an 1490 Yukon Harbor RD SE Port Orchard, WA		ZIP Code	696		channen S	•	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place of Kitsap		98366	County	•	nce or of the	Principal Pla	ace of Business:	98366
Mailing Address of Debtor (if different from street	et address):		Mailin	g Address	of Joint Debt	or (if differen	nt from street address):	
	Г	ZIP Code	┨					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			•					
Type of Debtor		f Business			•	-	otcy Code Under Whi	ch
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Check Health Care Bus Single Asset Rein 11 U.S.C. § 1 Railroad Stockbroker Commodity Bro Clearing Bank Other	al Estate as de 01 (51B)	efined	Chapte Chapte Chapte Chapte Chapte	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Petition for F a Foreign Main Proce hapter 15 Petition for F a Foreign Nonmain Pr	eding Recognition
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exer	mpt Entity		- 5.1.	,	(Check	one box)	,
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check box, Debtor is a tax-exe under Title 26 of t Code (the Internal	the United State	S	Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to i attach signed application for the court's consideration debtor is unable to pay fee except in installments. R Form 3A. Filing Fee waiver requested (applicable to chapter 7 attach signed application for the court's consideration)	ndividuals only). Must on certifying that the tule 1006(b). See Offici	Check all	otor is a snotor is not otor's aggraless than sapplicable lan is bein	egate nonconsisted with a small busine egate nonconsisted to see the small busine egate nonconsisted with a small busine egate with a small busine e	debtor as definess debtor as detor as detor as dentingent liquida amount subject this petition.	lefined in 11 United debts (exc to adjustment		ee years thereafter).
					b.C. § 1126(b).			·
Statistical/Administrative Information ☐ Debtor estimates that funds will be available are Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	administrative		s paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200- 1	,000- 5,000 10,000] 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 to	11,000,001 \$10,000,001 to \$50 million	to \$100 to] 00,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$	11,000,001 \$10,000,001 to \$50			\$500,000,001 to \$1 billion	More than \$1 billion			

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Masterton, Dennis L Masterton, Laurie E (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Judge: Relationship: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). X /s/ Robert A. Garrison ☐ Exhibit A is attached and made a part of this petition. **September 19, 2013** Signature of Attorney for Debtor(s) (Date) Robert A. Garrison 7349 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Masterton, Laurie E Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Dennis L Masterton

Signature of Debtor Dennis L Masterton

X /s/ Laurie E Masterton

Signature of Joint Debtor Laurie E Masterton

Telephone Number (If not represented by attorney)

September 19, 2013

Date

Signature of Attorney*

X /s/ Robert A. Garrison

Signature of Attorney for Debtor(s)

Robert A. Garrison 7349

Printed Name of Attorney for Debtor(s)

GSJONES LAW GROUP, P.S.

Firm Name

1155 Bethel Avenue Port Orchard, WA 98366

Address

360-876-9221 Fax: 360-876-5097

Telephone Number

September 19, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Masterton, Dennis L

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Western District of Washington

In re	Dennis L Masterton Laurie E Masterton		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Dennis L Masterton
Dennis L Masterton
Date: September 19, 2013

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Western District of Washington

In re	Dennis L Masterton Laurie E Masterton		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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Best Case Bankruptcy

•	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
- · · · · · · · · · · · · · · · · · · ·	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	ombat zone.
75 The United States trusted or hankmuntary	administrator has determined that the gradit counseling
± •	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	tins district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Laurie E Masterton
Ç	Laurie E Masterton
Date: September 19.	2013

United States Bankruptcy CourtWestern District of Washington

In re	Dennis L Masterton,		Case No.	
	Laurie E Masterton			
•		Debtors	Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	198,620.00		
B - Personal Property	Yes	5	58,657.58		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		280,323.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		69,011.81	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,611.20
J - Current Expenditures of Individual Debtor(s)	Yes	4			6,256.39
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	257,277.58		
			Total Liabilities	349,334.81	

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United States Bankruptcy Court Western District of Washington

In re	Dennis L Masterton,		Case No.		
	Laurie E Masterton				
-		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	7,611.20
Average Expenses (from Schedule J, Line 18)	6,256.39
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,219.78

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		60,006.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		69,011.81
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		129,017.81

In re

Dennis L Masterton, Laurie E Masterton

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Location: 6961 SE Buchannen ST, Port Orchard WA 2013 Kitsap County tax assessed value		С	198,620.00	246,527.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **198,620.00** (Total of this page)

Total > 198,620.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re

Dennis L Masterton, Laurie E Masterton

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand Location: 6961 SE Buchannen ST, Port Orchard W. 98366	H A	10.00
		Cash on hand Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	W	3.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	BECU PO Box 97050 Seattle WA 98124 checking account ending 6202 Joint Debtor	W	335.74
	unions, brokerage houses, or cooperatives.	BECU PO Box 97050 Seattle WA 98124 savings account ending 6195 Joint Debtor	W	1,374.63
		Bank of America, Olney Ave., Port Orchard, WA 98366 Money Market Savings Account	W	0.86
		Alaska USA FCU (Debtor) P.O. Box 196613, Anchorage, Alaska 99519-6613 Checking Account ending in 9899	Н	2,732.29
		BECU, Silverdale, WA 98383 BUSINESS ACCOUNT - BUCHANNEN STREET WATER ASSOCIATION Checking Account ending iin 5850	-	218.56
		AlaskaUSA Federal Credit Union (Debtor) P.O. Box 196613 Anchorage, Alaska 99519 Savings Account ending in 9899	н	36.43
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
		(Tota	Sub-Tot l of this page)	al > 4,711.51

4 continuation sheets attached to the Schedule of Personal Property

In re **Dennis L Masterton, Laurie E Masterton**

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous household goods and furnishings Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	Н	500.00
		Wife's Houshold goods Location: 6961 SE Buchannen ST, Port Orchard WA 98366	W	3,000.00
		misc videos, vcr, karaoke equipment and music Location: 6961 SE Buchannen ST, Port Orchard W <i>P</i> 98366	W	1,500.00
		misc tools Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	н	250.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and	Miscellaneous books, pictures, cds, dvds Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	Н	0.00
	other collections or collectibles.	Miscellaneous books, pictures, cds, dvds Location: 6961 SE Buchannen ST, Port Orchard W <i>P</i> 98366	W	100.00
6.	Wearing apparel.	Wearing apparel Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	Н	500.00
		Wearing apparel Location: 6961 SE Buchannen ST, Port Orchard W <i>E</i> 98366	W	700.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > 6,550.00 (Total of this page)

Sheet <u>1</u> of <u>4</u> continuation sheets attached to the Schedule of Personal Property

In re	Dennis L Masterton,
	Laurie F Masterton

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement Plan for Employees of MultiCare Health Systems P.O. Box 770002, Cincinatti, OH 45277-0090	W	11,748.07
			Sentara Healthcare Retirement Savings	W	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.		Joint Debtor is owed \$1,200.00 for funds expended to repair well for Buchannen Street Water Association	W	1,200.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Tota	al > 12,948.07

Sheet <u>2</u> of <u>4</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

In re Dennis L Masterton, **Laurie E Masterton**

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Ford F150 Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	н	10,000.00
			2007 Kia Optima Location: 6961 SE Buchannen ST, Port Orchard WA 98366	W	7,697.00
			2008 Kawaski Nomad motorcycle & trike kit Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	Н	4,000.00
			1965 Ford Galaxie - restoration in progress Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	н	3,500.00
			2007 Kia Sedona Minivan 25 Honeysuckle Ln., Fort Stewart, GA 31315	н	6,000.00
			1986 Tioga Motor Home 1490 Yukon Harbor Rd. Port Orchard, WA 98366 co-owner	н	1,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
			(Total	Sub-Tota	al > 32,197.00

(Total of this page)

Sheet <u>3</u> of <u>4</u> continuation sheets attached to the Schedule of Personal Property

In re	Dennis L Masterton,
	Laurie F Masterton

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28.	Office equipment, furnishings, and supplies.		2 HP Deskjet 3522 Printers Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	Н	50.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		2 dogs - a Pomeranian and a Shnauzer Location: 6961 SE Buchannen ST, Port Orchard WA 98366	W	1.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		Coleman Power Mate 5500 portable generator, misc tools, toolbox, golf clubs, Troybuilt 17.5 hp riding lawn mower, 3 man hot tub, 12x16 shop Location: 6961 SE Buchannen ST, Port Orchard WA 98366		1,700.00
			12x16' shop built on address of joint debtor, no foundation Location: 6961 SE Buchannen ST, Port Orchard WA 98366	W	500.00

| Sub-Total > 2,251.00 | | (Total of this page) | Total > 58,657.58 |

Sheet <u>4</u> of <u>4</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

Dennis L Masterton, Laurie E Masterton

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
■ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
□ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Cash on Hand Cash on hand Location: 6961 SE Buchannen ST, Port Orchard WA 98366	11 U.S.C. § 522(d)(5)	10.00	10.00	
Cash on hand Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	11 U.S.C. § 522(d)(5)	3.00	3.00	
Checking, Savings, or Other Financial Accounts, 0 BECU PO Box 97050 Seattle WA 98124 checking account ending 6202 Joint Debtor	Certificates of Deposit 11 U.S.C. § 522(d)(5)	335.74	335.74	
BECU PO Box 97050 Seattle WA 98124 savings account ending 6195 Joint Debtor	11 U.S.C. § 522(d)(5)	1,374.63	1,374.63	
Bank of America, Olney Ave., Port Orchard, WA 98366 Money Market Savings Account	11 U.S.C. § 522(d)(5)	0.86	0.86	
Alaska USA FCU (Debtor) P.O. Box 196613, Anchorage, Alaska 99519-6613 Checking Account ending in 9899	11 U.S.C. § 522(d)(5)	2,732.29	2,732.29	
BECU, Silverdale, WA 98383 BUSINESS ACCOUNT - BUCHANNEN STREET WATER ASSOCIATION Checking Account ending iin 5850	11 U.S.C. § 522(d)(5)	218.56	218.56	
AlaskaUSA Federal Credit Union (Debtor) P.O. Box 196613 Anchorage, Alaska 99519 Savings Account ending in 9899	11 U.S.C. § 522(d)(5)	36.43	36.43	
Household Goods and Furnishings Miscellaneous household goods and furnishings Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	11 U.S.C. § 522(d)(3)	500.00	500.00	
Wife's Houshold goods Location: 6961 SE Buchannen ST, Port Orchard WA 98366	11 U.S.C. § 522(d)(3)	3,000.00	3,000.00	

² continuation sheets attached to Schedule of Property Claimed as Exempt

In re Dennis L Masterton, **Laurie E Masterton**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

	(Continuation Sheet)		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
misc videos, vcr, karaoke equipment and music Location: 6961 SE Buchannen ST, Port Orchard WA 98366	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
misc tools Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	11 U.S.C. § 522(d)(3)	250.00	250.00
Books, Pictures and Other Art Objects; Collectible Miscellaneous books, pictures, cds, dvds Location: 6961 SE Buchannen ST, Port Orchard WA 98366	<u>s</u> 11 U.S.C. § 522(d)(3)	100.00	100.00
Wearing Apparel Wearing apparel Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	11 U.S.C. § 522(d)(3)	500.00	500.00
Wearing apparel Location: 6961 SE Buchannen ST, Port Orchard WA 98366	11 U.S.C. § 522(d)(3)	700.00	700.00
Interests in IRA, ERISA, Keogh, or Other Pension of Retirement Plan for Employees of MultiCare Health Systems P.O. Box 770002, Cincinatti, OH 45277-0090	or Profit Sharing Plans 11 U.S.C. § 522(d)(12)	11,748.07	11,748.07
Accounts Receivable Joint Debtor is owed \$1,200.00 for funds expended to repair well for Buchannen Street Water Association	11 U.S.C. § 522(d)(5)	1,200.00	1,200.00
Automobiles, Trucks, Trailers, and Other Vehicles 1965 Ford Galaxie - restoration in progress Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	11 U.S.C. § 522(d)(2)	3,500.00	3,500.00
2007 Kia Sedona Minivan 25 Honeysuckle Ln., Fort Stewart, GA 31315	11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(5)	3,850.00 2,150.00	6,000.00
1986 Tioga Motor Home 1490 Yukon Harbor Rd. Port Orchard, WA 98366 co-owner	11 U.S.C. § 522(d)(2)	1,000.00	1,000.00
Office Equipment, Furnishings and Supplies 2 HP Deskjet 3522 Printers Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366	11 U.S.C. § 522(d)(5)	50.00	50.00
Animals 2 dogs - a Pomeranian and a Shnauzer Location: 6961 SE Buchannen ST, Port Orchard WA 98366	11 U.S.C. § 522(d)(5)	1.00	1.00

In re Dennis L Masterton, **Laurie E Masterton**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Other Personal Property of Any Kind Not Already Coleman Power Mate 5500 portable generator, misc tools, toolbox, golf clubs, Troybuilt 17.5 hp riding lawn mower, 3 man hot tub, 12x16 shop Location: 6961 SE Buchannen ST, Port Orchard WA 98366	<u>Listed</u> 11 U.S.C. § 522(d)(5)	1,700.00	1,700.00	
12x16' shop built on address of joint debtor, no foundation Location: 6961 SE Buchannen ST, Port Orchard WA 98366	11 U.S.C. § 522(d)(5)	500.00	500.00	

Total: 36,960.58 36,960.58 In re

Dennis L Masterton, Laurie E Masterton

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LLQULD	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx0002 Alaska Usa Fcu 4000 Credit Union Dr Anchorage, AK 99503		н	Opened 8/01/12 Last Active 12/25/12 Purchase Money Security 2008 Ford F150 Location: 1490 Yukon Harbor RD SE,	Ţ _	A T E D			
			Port Orchard WA 98366 Value \$ 10,000.00				15,623.00	5,623.00
Account No. xxxxxxxxxx8599 Bank Of America, N.A. 4161 Piedmont Pkwy Greensboro, NC 27410		С	Opened 12/12/06 Last Active 12/01/12 Second Mortgage Location: 6961 SE Buchannen ST, Port Orchard WA 2013 Kitsap County tax assessed value Value \$ 198,620,00				400 000 00	0.00
Account No. xxxx7097			Value \$ 198,620.00 Opened 4/14/03 Last Active 12/01/12	$^{+}$			128,638.00	0.00
Bank Of America, N.A. 4161 Piedmont Pkwy Greensboro, NC 27410		С	First Mortgage Location: 6961 SE Buchannen ST, Port Orchard WA 2013 Kitsap County tax assessed value					
A (N. 1999) COO4	-		Value \$ 198,620.00	-			117,889.00	47,907.00
Account No. xxx6901 Community 1st Credit Union PO Box 870 Dupont, WA 98327		С	Opened 8/28/08 Last Active 12/22/12 2007 Kia Optima Location: 6961 SE Buchannen ST, Port Orchard WA 98366					
			Value \$ 7,697.00	1			8,541.00	844.00
_1 continuation sheets attached	•	-	(Total of	Sub this			270,691.00	54,374.00

In re	Dennis L Masterton,		Case No.	
	Laurie E Masterton			
-		Debtors	_,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	O D E B T	Hu H V J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH-ZGEZ	UZULCOLDAH	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx-xxxxxx8777			Opened 4/10/07 Last Active 12/01/12	Т	T E D			
Kawasaki/HSBC Po Box 5253 Carol Stream, IL 60197		Н	2008 Kawaski Nomad motorcycle & trike kit Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366		ע			
			Value \$ 4,000.00			\Box	9,632.00	5,632.00
Account No.			Value \$					
Account No.			, a.d. ¢	Н		\exists		
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet of continuation sheets attack	l e)	9,632.00	5,632.00					
Schedule of Creditors Holding Secured Claims	ŀ							
Total (Report on Summary of Schedules) 60,006								60,006.00

In re

Dennis L Masterton, Laurie E Masterton

Case No.		

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In	re

Dennis L Masterton, Laurie E Masterton

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	1.0	1			1	1.	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hi W		CONTINGEN	LIQU	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2013; xxxxx-x2004			Opened 2/19/08 Last Active 11/01/12	T	D A T E D		
Amex Po Box 297871 Fort Lauderdale, FL 33329		W	Credit Card		D		4,697.00
Account No. 6076	+		Opened 8/30/96 Last Active 12/01/12		+		4,097.00
Bank Of America Po Box 982235 El Paso, TX 79998		С	CreditCard				13,316.23
Account No. xxxxxxxxxxxx439	+	<u> </u>	Opened 8/30/96 Last Active 1/01/13		+		10,010.20
Bk Of Amer De5-019-03-07 Newark, DE 19714		С	Credit Card				
							14,236.00
Account No. xxxxxx-xxxxxx5812 Cap1/Suzki Po Box 5253 Carol Stream, IL 60197		С	Opened 5/31/08 Last Active 7/01/13 Charge Account				4,301.00
Subtotal 2 continuation sheets attached 36,550.23							
continuation succes attached			(Total of	f this	pa	ge)	30,330.23

In re	Dennis L Masterton,	Case No.
	Laurie E Masterton	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	Ţij.	Ţ	РΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J H H	I INATE CLAIM WAR INCLIDED A VIII	COXHLXGEXH		F		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3135			Opened 9/02/09 Last Active 12/01/12]⊤	ΙE		ſ	
Gecrb/Cca 950 Forrer Blvd Kettering, OH 45420		С	Charge Account		D			2,828.00
Account No. xxxxxxxxx4033	Γ		Opened 5/12/11 Last Active 11/09/12	Τ	Π	Τ	Т	
Gecrb/Lowes Po Box 965005 Orlando, FL 32896		н	NOTICE ONLY ChargeAccount Being collected by Genpact Services, LLC					
								2,206.25
Account No. xxxxxxxxxx0514			Collecting for GE/Lowes ending 4033	Ť	T	T	7	
Genpact Services LLC PO Box 1969 Southgate, MI 48195		С						2,043.00
Account No. xxxxxxxx0801	┝	\vdash	Opened 2/27/92 Last Active 3/07/13	+	╁	+	+	
Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119		С	Credit Card					20,760.00
Account No. xxxxx 5896			CreditCard	T	Τ	T	7	
Navy Federal Credit Union Po Box 3700 Merrifield, VA 22119		н						Unknown
Sheet no. _1 of _2 sheets attached to Schedule of		_	<u> </u>	Sub	tots	⊥ al	+	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				<u>.</u>	27,837.25

In re	Dennis L Masterton,	Case No.
	Laurie E Masterton	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	CODEBT	Н	Isband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND	CONT	UNLI	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NGEN	QU L D	U T	AMOUNT OF CLAIM
Account No. x8656			Dental	 	A T E		
Port Orchard Dental Artistry 700 Prospect ST #100 Port Orchard, WA 98366		С			D		663.44
Account No.	┞	\vdash	June of 2013	+		\vdash	
Robert Bishop 1490 Yukon Harbor Road Port Orchard, WA 98366		С	personal loan				
							1,500.00
Account No. xxxxxxxxxxxx5674	T		Opened 2/01/11 Last Active 6/01/13				
Us Bank/Na Nd 4325 17th Ave S Fargo, ND 58125		w	FredMeyer Credit Card				
							1,493.89
Account No. xxxxxxxxxx0001			Opened 2/09/01 Last Active 12/01/12				
Verizon Wireless 15900 Se Eastgate Way Bellevue, WA 98008		w					
							967.00
Account No.							
Sheet no. 2 of 2 sheets attached to Schedule of	-	1		Sub			4,624.33
Creditors Holding Unsecured Nonpriority Claims			(Total of t				4,024.00
			(Report on Summary of So		lule		69,011.81

•	
n	ra
	10

Dennis L Masterton, Laurie E Masterton

Case No.

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re

Dennis L Masterton, Laurie E Masterton

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case	No	
Casc	TIO.	

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (OF DEBTOR AND S	POUSE		
Married	RELATIONSHIP(S): None.	AGE(S):	GE(S):		
Employment:	DEBTOR		SPOUSE		
	tired	Medical Assi			
Name of Employer		MultiCare			
How long employed		15 years			
Address of Employer					
INCOME: (Estimate of average or pro	ojected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)	\$	0.00	\$	4,161.60
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$_	0.00	\$_	4,161.60
4. LESS PAYROLL DEDUCTIONS					
 a. Payroll taxes and social securit 	ty	\$ _	0.00	\$	764.49
b. Insurance		\$ _	0.00	\$	0.00
c. Union dues		\$_	0.00	\$	0.00
d. Other (Specify): Cafete	ria	\$	0.00	\$	106.99
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	CCTIONS	\$_	0.00	\$	871.48
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$_	0.00	\$	3,290.12
7. Regular income from operation of b	usiness or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's use	or that of	0.00	\$	0.00
11. Social security or government assis					
(Specify): Social Security	Disability	\$	1,590.00	\$_	0.00
		\$_	0.00	\$ <u> </u>	0.00
12. Pension or retirement income		\$_	1,132.22	\$	0.00
13. Other monthly income					
(Specify): VA Disability		\$_	888.00	\$	0.00
Catholic Health			710.86	\$ <u> </u>	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$_	4,321.08	\$_	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$_	4,321.08	\$	3,290.12
16. COMBINED AVERAGE MONTH	ILY INCOME: (Combine column totals from line	15)	\$	7,611	.20

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

e L Masterton	
	Dobt

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

■ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	105.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	250.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	125.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	362.89
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	78.00
e. Other Insurance Coverage to drive brother-in-law's motor home	\$	56.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	318.50
b. Other motorcycle	\$	258.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,278.39
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	7,611.20
b. Average monthly expenses from Line 18 above	\$	6,256.39
c. Monthly net income (a. minus b.)	\$	1,354.81

filing of this document:

In re

Debtor(s)

${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

(Spouse's Schedule)

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,531.00
a. Are real estate taxes included? Yes X No No		
b. Is property insurance included? Yes X No	¢.	150.00
2. Utilities: a. Electricity and heating fuel	\$	20.00
b. Water and sewer	\$	
c. Telephone	\$	0.00
d. Other See Spouse Detailed Expense Attachment	\$	242.00
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	300.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	90.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
a. Auto	\$	305.00
b. Other home equity loan payment	\$	500.00
c. Other Fred Myer Visa	\$	50.00
14. Alimony, maintenance, and support paid to others	\$ ——	0.00
15. Payments for support of additional dependents not living at your home	\$ 	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 	0.00
17.04	\$	0.00
Other Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,978.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the		

In re Dennis L Masterton Laurie E Masterton

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

cell phone	\$	55.00
internet	<u> </u>	35.00
garbage	\$	15.00
Total Other Utility Expenditures	\$	105.00

	Dennis L Masterton		
In re	Laurie E Masterton	Case No.	

Debtor(s)

$\underline{\textbf{SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)}}$

Spouse Detailed Expense Attachment

Other Utility Expenditures:

cell phone	\$ 55.00
internet	\$ 40.00
garbage	\$ 55.00
direct t.v.	\$ 92.00
Total Other Utility Expenditures	\$ 242.00

United States Bankruptcy Court Western District of Washington

In re	Dennis L Masterton n re Laurie E Masterton			Case No.		
	Edulio E Musicitori	Debtor(s)	Chapter	7		

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _			24
	sheets, and that they are true and corre	ect to the best of my	y knowledge, information, and belief.	
Date	September 19, 2013	Signature	/s/ Dennis L Masterton	
			Dennis L Masterton	
			Debtor	
Date	September 19, 2013	Signature	/s/ Laurie E Masterton	
			Laurie E Masterton	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Western District of Washington

In re	Dennis L Masterton Laurie E Masterton		Case No.	
		Debtor(s)	Chapter	7
		Debtor(s)	Chapter	·

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$112,608.00 2012 Tax Return \$0.00 2011 Tax Return

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$6,398.00 2013 YTD: Husband Unum Life Insurance Co. \$10,968.00 2012: Husband Unum Life Insurance Co.

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Best Case Bankruptcy

2

AMOUNT SOURCE
\$13,584.00 2012: Husband US Military Retirement
\$7,925.54 2013 YTD Husband US Military Retirement
\$10,656.00 2012 Husband VA Disability
\$6,216.00 2013 YTD Husband VA Disability
\$19,080.00 2012 Husband SSI
\$11,130.00 2013 YTD Husband SSI

\$8,530.32 2012 Husband Catholic Health Pension \$4,976.02 2013 YTD Husband Catholic Health Pension

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT,
NAME OF PAYER IF OTHER
THAN DEBTOR
1/18/13; 2/20/13, 5/31/13; and 7/1/13

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

GSJones Law Group, P.S. 1155 Bethel Ave. Port Orchard, WA 98366 \$1,356.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

9/2012

1986 Tioga Motor Home

\$1,000.00

1490 Yukon Harbor Rd. Port Orchard, WA 98366

Robert Bishop

brother-in-law

Property was transferred to Robert Bishop in lieu of rent that was due him Motor home is

now co-registered to Mr. Bishop

Michael Masterton

25 Honeysuckle Lane Fort Stewart, GA 31315

son

January of 2013

\$6,000.00

2007 Kia Sedona

Dennis Masterton 1490 Yukon Harbor Rd

Port Orchard, WA 98366

July of 2013

My son transferred back the title of the 2007 Kia

Sedona \$6,000.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Bank of America

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

ADDRESS

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Laurie Masterton

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL

MENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

7

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

INVENTORY SUPERVISOR

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
VENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

None

NATURE OF INTEREST

PERCENTAGE OF INTEREST

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 19, 2013

Signature /s/ Dennis L Masterton
Debtor

Date September 19, 2013

Signature /s/ Laurie E Masterton
Laurie E Masterton
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy CourtWestern District of Washington

In re	Dennis L Masterton Laurie E Masterton		Case No.		
		Debtor(s)	Chapter	7	
CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION					

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: Alaska Usa Fcu	Describe Property Securing Debt: 2008 Ford F150 Location: 1490 Yukon Harbor RD SE, Port Orchard WA 9836	
Property will be (check one):	.1	
☐ Surrendered ■ Retained		
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Keep paying under current contract (for the contract of the contract	for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):		
■ Claimed as Exempt	☐ Not claimed as exempt	
Property No. 2	1	
Creditor's Name: Bank Of America, N.A.	Describe Property Securing Debt: Location: 6961 SE Buchannen ST, Port Orchard WA 2013 Kitsap County tax assessed value	
Property will be (check one):		
☐ Surrendered ■ Retained		
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Keep paying on mortgage (for example)	e, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):		
Claimed as Exempt	☐ Not claimed as exempt	

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Best Case Bankruptcy

B8 (Form 8) (12/08) Page 2 Property No. 3 Creditor's Name: **Describe Property Securing Debt:** Location: 6961 SE Buchannen ST, Port Orchard WA Bank Of America, N.A. 2013 Kitsap County tax assessed value Property will be (check one): ☐ Surrendered Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ■ Other. Explain Keep paying on mortgage (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ■ Claimed as Exempt ☐ Not claimed as exempt Property No. 4 Creditor's Name: **Describe Property Securing Debt: Community 1st Credit Union** 2007 Kia Optima Location: 6961 SE Buchannen ST, Port Orchard WA 98366 Property will be (check one): ☐ Surrendered Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ■ Other. Explain Keep paying under current contract (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one):

☐ Not claimed as exempt

Claimed as Exempt

38 (Form 8) (12/08)		_	Page 3	
Property No. 5				
Kawasaki/HSBC		Describe Property Securing Debt: 2008 Kawaski Nomad motorcycle & trike kit Location: 1490 Yukon Harbor RD SE, Port Orchard WA 98366		
Property will be (check one):		_ L		
■ Surrendered	☐ Retained			
If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).	
Property is (check one):				
☐ Claimed as Exempt		■ Not claimed as exempt		
Attach additional pages if necessary.) Property No. 1				
Lessor's Name: -NONE-	Describe Leased Property:		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO	
I declare under penalty of perjury that the personal property subject to an unexpired Date September 19, 2013 September 19, 2013	l lease. Signature	/s/ Dennis L Masterto Dennis L Masterton Debtor /s/ Laurie E Masterton		
		Laurie E Masterton Joint Debtor		

United States Bankruptcy Court Western District of Washington

In re	Dennis L Masterton Laurie E Masterton		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS	SATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(compensation paid to me within one year before the filing of the erendered on behalf of the debtor(s) in contemplation of the debtor(s).	of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	1,050.00	
	Prior to the filing of this statement I have received		\$	1,050.00	
	Balance Due		\$	0.00	
2. \$	306.00 of the filing fee has been paid.				
3. Т	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. I	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm				
[☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				
6. I	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b c	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 				
7. E	agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions of any other adversary proceeding.				
		CERTIFICATION			
	certify that the foregoing is a complete statement of any againkruptcy proceeding.	greement or arrangement for	payment to me for re	epresentation of the debtor(s) in	
Dated	September 19, 2013	/s/ Robert A. Garı	rison		
		Robert A. Garriso	on 7349		
		GSJONES LAW 6 1155 Bethel Aven			
		Port Orchard, WA			
		360-876-9221 Fa			

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy CourtWestern District of Washington

In re	Dennis L Masterton Laurie E Masterton		Case No.	
		Debtor(s)	Chapter	7
				\ <u></u>

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Dennis L Masterton Laurie E Masterton	X /s/ Dennis L Masterton	September 19, 2013
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Laurie E Masterton	September 19, 2013
	Signature of Joint Debtor (if an	y) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Best Case Bankruptcy

United States Bankruptcy Court Western District of Washington

In re	Laurie E Masterton		Case No.	
		Debtor(s)	Chapter	7
	VERI	IFICATION OF CREDITOR	MATRIX	
Γhe ab	ove-named Debtors hereby verify the	hat the attached list of creditors is true and c	correct to the best	of their knowledge.
Date:	September 19, 2013	/s/ Dennis L Masterton		
		Dennis L Masterton		
		Signature of Debtor		
Date:	September 19, 2013	/s/ Laurie E Masterton		
	-	Laurie E Masterton		

Signature of Debtor

Dennis L Masterton

ALASKA USA FCU 4000 CREDIT UNION DR ANCHORAGE, AK 99503

AMEX
PO BOX 297871
FORT LAUDERDALE, FL 33329

BANK OF AMERICA PO BOX 982235 EL PASO, TX 79998

BANK OF AMERICA, N.A. 4161 PIEDMONT PKWY GREENSBORO, NC 27410

BANK OF AMERICA, N.A. 4161 PIEDMONT PKWY GREENSBORO, NC 27410

BK OF AMER DE5-019-03-07 NEWARK, DE 19714

CAP1/SUZKI PO BOX 5253 CAROL STREAM, IL 60197

COMMUNITY 1ST CREDIT UNION PO BOX 870 DUPONT, WA 98327

DEPT. OF VETERANS AFFAIRS REGIONAL OFFICE 155 VAN GORDON STREET BOX 25126 DENVER, CO 80225

GECRB/CCA 950 FORRER BLVD KETTERING, OH 45420

GECRB/LOWES
PO BOX 965005
ORLANDO, FL 32896

GENPACT SERVICES LLC PO BOX 1969 SOUTHGATE, MI 48195

HSBC P.O. BOX 5226 CAROL STREAM, IL 60197-5226

I.C. SYSTEM, INC.
P.O. BOX 64378
SAINT PAUL, MN 55164-0378

KAWASAKI/HSBC PO BOX 5253 CAROL STREAM, IL 60197

NAVY FEDERAL CR UNION PO BOX 3700 MERRIFIELD, VA 22119

NAVY FEDERAL CREDIT UNION PO BOX 3700 MERRIFIELD, VA 22119

NCB MANAGEMENT SVCS, INC. P.O. BOX 1099 LANGHORNE, PA 19047

PORT ORCHARD DENTAL ARTISTRY 700 PROSPECT ST #100 PORT ORCHARD, WA 98366

PROFESSIONAL RECOVERY SVCS P.O. BOX 1880 VOORHEES, NJ 08043

ROBERT BISHOP 1490 YUKON HARBOR ROAD PORT ORCHARD, WA 98366

US BANK/NA ND 4325 17TH AVE S FARGO, ND 58125 VERIZON WIRELESS 15900 SE EASTGATE WAY BELLEVUE, WA 98008